

## Medicare Savings Program

Getting the most out of life by getting the most out of health care.

Call 1-800-772-1213 to find out how to save on health care.

### Learn about Medicare Assistance Programs that can put money back in your pocket.

There are programs that can save over \$1,100 in Medicare expenses each year for millions of people who qualify. Many people use the extra money to help pay for living expenses or other bills.

Lots of people have qualified for the programs and are now saving money. But more than half of the people who can get this money never even apply. Are you one of them?

### How do I qualify?

You may qualify for help to pay your Medicare expenses if you are elderly or disabled with low income and limited assets.

To get these savings, you must be eligible for or receiving Medicare Part A (also known as hospital insurance). If you are not sure if you are receiving Medicare Part A, look on the front of your red, white and blue Medicare insurance card or call Social Security toll-free at 1-800-772-1213 to ask.

These payments are based on your income and your assets. To qualify, you must have:

- Monthly income below 135% of the Federal Poverty Level (FPL);

Current FPL information can be found at the U.S. Department of Health and Human Services website:

<http://aspe.hhs.gov/poverty/index.shtml>

- Current asset limit information can be found on the Medicare website: [www.medicare.gov](http://www.medicare.gov) >> Your Medicare Costs >> Get Help Paying Costs >> Medicare Savings Programs.

### How much can I save?

Depending on your income, assets, and other factors, you could save a lot and still get all the coverage you are eligible for. Here is what you could save:

- You could save over \$1,100 a year on your premium for Medicare Part B medical insurance. The Medicare Savings Program may pay your monthly Medicare premium.
- You could save the annual Part B deductible.
- You could save 20% of approved costs that you would usually have to pay after you reach the annual Part B deductible.
- You may be eligible for additional help from Medicare for prescription drug expenses. This determination is made separately by Social Security.

Current Medicare costs and prescription assistance information can be found at

<http://www.medicare.gov/your-medicare-costs/index.html>

### How to Apply

It is very important to call if you think you qualify for any of these savings - even if you are not sure.

Call your local Department of Human Services (DHS) office. You can find the number in the telephone book under "County Government" or "State Government" or look for your local DHS office online at [www.michigan.gov/dhs](http://www.michigan.gov/dhs) >> County Offices.

DHS will send you an application, or it can be found and printed online at [www.michigan.gov/mdch](http://www.michigan.gov/mdch) >> Health Care Coverage >> Application for Health Coverage & Help Paying Costs >> Application for Health Coverage (DCH-1426). To find out if you qualify, complete the application and return it to your local DHS office. You may apply for these benefits by mail - you do not have to go into the local DHS office.

When you apply, you may have to provide proof of the following:

- Your income
- Your assets
- Your identity and citizenship
- Your Medicare eligibility

Examples of income that is counted include:

- Social Security benefits
- Pensions
- Wages
- Interest payments
- Dividends

Not all assets are counted. The most common assets that are counted include:

- Cash
- Savings and checking accounts
- Certificates of deposit
- U.S. savings bonds

When you are adding up your assets, do not include in the calculation:

- A home you live in
- A car (if you only own one)
- Burial space
- Personal belongings and household goods
- Life insurance if the face value of all policies is \$1,500 or less

## What happens if I qualify for benefits?

You will receive a letter from your local DHS office telling you what benefits you qualify for.

You may see your monthly Social Security payment increase if Medicaid begins paying your Medicare premiums.

If you qualify to have Medicaid pay your Medicare premiums, co-insurance or deductibles, you will receive a **mihealth** card in the mail. Use this card for co-insurance charges and deductibles.

It usually takes about four months from the date you are approved before Medicaid begins paying your Medicare premiums and your monthly Social Security payments increase. You will get a refund for premiums you pay during that time.

## Appeals

If you wish to appeal a decision about whether you qualify, call the Michigan Administrative Hearing System for the Department of Community Health at **1-877-833-0870**. This call is toll-free. You can also appeal the decision in writing by printing a hearing request form online at [www.michigan.gov/mdch](http://www.michigan.gov/mdch) >> Inside Community Health >> Operations Administration >> Michigan Administrative Hearing System for the Department of Community Health >> DCH-0092 Request for Hearing

For questions and/or problems, or help to translate, call the Beneficiary Help Line at 1-800-642-3195 or TTY 1-866-501-5656.

Spanish: Si necesita ayuda para traducir o entender este texto, por favor llame al telefono, 1-800-642-3195 or TTY 1-866-501-5656

Arabic: TTY 1-866-501-5656

إذا كان لديكم أي سؤال، يرجى الإتصال بخط المساعدة على الرقم المجاني ١-٨٠٠-٦٤٢-٣١٩٥

*Michigan Department  
of Community Health*



**Rick Snyder, Governor**  
**James K. Haveman, Director**